APPENDIX

Boone v. Citigroup, Inc., F.3d ___, 2005 WL 1581091 (5th Cir. July 7, 2005);

Ross v. Citifinancial, Inc., 344 F.3d 458 (5th Cir. 2003), r'hng en banc denied, Jan. 25, 2005 (nos. 02-60608 & 02-60609);

<u>Clark v. Commercial Credit Corp.</u>, F. Supp. 2d ___, 2005 WL 428476 at *3 (S.D. Miss. Feb. 7, 2005);

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